



Order Filed on July 9, 2025
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284
Marie-Ann Greenberg, Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840
Chapter 13 Standing Trustee**

Case No.: 24-15137

Hearing Date: 07/09/2025

Judge: STACEY L. MEISEL

IN RE:

EVERALDO DESOUZA
JOY DESOUZA

ORDER DENYING CONFIRMATION

The relief set forth on the following pages, numbered two (2) is hereby ORDERED.

DATED: July 9, 2025


Honorable Stacey L. Meisel
United States Bankruptcy Judge

Debtor(s): EVERALDO DESOUZA
JOY DESOUZA

Case No.: 24-15137SLM

Caption of Order: Order Denying Confirmation

THIS MATTER having been scheduled before the Court on 07/09/2025 for a Hearing on Confirmation, and good and sufficient cause having been shown, it is hereby:

ORDERED, that the Confirmation Hearing scheduled on 7/9/2025 of the plan filed on 05/28/2025, is denied; and it is further

ORDERED, that the Debtor must file a modified plan by 07/23/2025 or the case will be dismissed; and it is further

ORDERED, that if the Debtor fails to comply with the above the Standing Trustee shall submit an Order Dismissing the Case without further hearings.

In re:
Everaldo DeSouza
Joy DeSouza
Debtors

Case No. 24-15137-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 09, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Everaldo DeSouza, Joy DeSouza, 155 Race Street, Elizabeth, NJ 07202-3215

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Wells Fargo Bank N.A., as trustee, on behalf of the holders of the HarborView Mortgage Loan Trust Mortgage Loan Pass-Through Certificates, Series 2006-12 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Donald C. Goins	on behalf of Joint Debtor Joy DeSouza dcgoins1@gmail.com g25787@notify.cincompass.com;goins.donaldc.b129630@notify.bestcase.com
Donald C. Goins	on behalf of Debtor Everaldo DeSouza dcgoins1@gmail.com g25787@notify.cincompass.com;goins.donaldc.b129630@notify.bestcase.com
Joshua I. Goldman	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as Indenture trustee for CWHEQ Revolving Home Equity Loan Trust Series 2006-I josh.goldman@padgettlawgroup.com, bkecf@padgettlawgroup.com
Marie-Ann Greenberg	

District/off: 0312-2

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Date Rcvd: Jul 09, 2025

Form ID: pdf903

Total Noticed: 1

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6